

RISCURA

PRESENTS

UP
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STORIES OF FINANCIAL FUTURES

Curated by Lauren Beukes

This book is dedicated to You.

May future You be proud and inherit from You stories
worth telling.

When we invest with care,
we invest in a better tomorrow.

Through every facet of our operation, we ensure that we not only provide the best results-driven investments, advice and tools, but we do it in a way that's delivered with care for the people whose savings and futures we're protecting and growing.

We provide investment decision support to clients with combined assets of more than \$200 billion across both developed and emerging countries.

Our approach is trusted by institutional investors and investment managers from around the world who come to us for investment advice, management and insights. From investment analytics, alternative investment services and institutional platform services; to investment advisory, investment research and discretionary investment management, we've taken a blank-sheet-of-paper approach in designing all our solutions.

If you're looking for more transparency, rigour and care from your investment firm and better long-term value, we'd love to chat.

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RISCURA

Foreword

Other animals dream, some apes play pretend, but as far as we know, humans are the only animals that tell stories.

There are evolutionary reasons for that, of course: stories are for passing on knowledge, communicating ethical values, of trying to understand the world and who we are in it. Stories see a way through, they allow us to imagine, to play, to connect with big ideas and other people. They provide a different perspective. They're an empathy engine, a way of connecting to other lives, other experiences, other minds. The best stories engage and surprise us. They carry us away, and we in turn carry them inside us.

Stories allow us to be more than we are.

We're living in unpredictable and uncertain times. Our whole lives right now are "what if". It feels like we need stories more than ever, as an escape and entertainment, but also as a way of engaging with big ideas and the real, human issues that affect us most.

A year ago, RisCura approached me to curate a collection of original short stories that imagined possible financial futures or alternate realities.

I picked some of the best writers I know, whose work is bold and imaginative, deeply human, and also has something to say about who we are in the real world. They range from award-winning novelists and best-sellers to fierce new voices.

We workshopped seeds of ideas with RisCura's team, based on their philosophy of care and recognising that rational investment decisions are underpinned by emotions when it comes to people and money. Some of the ideas were based on present day concerns like how to pay for your child's education; others explored "what ifs" like what would happen if the retirement age was raised, or what if credit scores were public knowledge;

and yet others looked to the future, exploring the blue economy around oceans or how universal basic income grants might play out.

The storytellers grew those seeds into what-if worlds that are a little different from our own, and in some cases, very much so.

They range from Angela Makholwa's rollicking pension schemer wheeler dealer with space bikes to Sam Beckbessinger's blue-economy love story set in the kelp forests, and an Artificial Intelligence advisor that wants to make life decisions for you, to Mohale Mashigo's would-be retirees faking their own deaths, Bongani Kona's moving debt slavery reality TV show, Tade Thompson's nuanced take on a universal basic income experiment in Nigeria, and every parent's nightmare in Charlie Human's kid-repossession story.

They're highly entertaining and often startling and maybe they'll provide a new perspective on our current world, a way of thinking differently.

I hope you'll enjoy reading them as much as I have.

Lauren Beukes
Curator

Lauren Beukes is the award-winning best-selling author of five novels, including *Zoo City*, which won the Arthur C. Clarke Award, *The Shining Girls*, soon to be a major Apple TV series starring Elizabeth Moss and the newly released *Afterland*, which Stephen King describes as a classic neo-noir chase novel across America. Her books have been translated into 24 languages and she's been honoured in South Africa's parliament. Her work uses high concepts to explore real issues.



Author



Angela Makholwa
Last Shot

At just 13, Angela's first short story was published in youth publication, Upbeat Magazine. She became a journalist for several years before founding PR and events management company: Britespark Communications in 2002. Her debut novel, *Red Ink* (2007) is a Johannesburg-set crime thriller. This was followed by the satire: *The 30th Candle* and *The Black Widow Society* (2013) about a secret society of middle-class women plotting to eliminate their errant husbands. Her latest novel *Blessed Girl* (2017) was published in the UK, US and India. It was shortlisted for the UK's Comedy Women in Print Prize and the National Institute for the Humanities and Social Sciences' Literary Awards.

UPSHOT



LAST SHOT

Angela Makholwa

Summary

Why invest when you can live it up forever? Or can you?

The world is promising that we'll all be living longer, healthier lives. And it'll entail being able to live life to the fullest for what might seem like a blissful eternity. Apparently.

At the same time our decisions about how we choose to live our lives almost always have financial consequences. The story offers a reflection of how just at the point where 'old age' kicks in, the reality of how those years will be spent bites.

Meet Albie. A baller who is about to come to the end of his earning runway after a hedonistic high life spent making ballsy decisions, or were they?

Listen to the audiobook at riscura.com/upshot

Investment Concepts

Investing, speculating and gambling are not the same thing

Understanding what you are doing in each of these instances is possibly best explained by a brief look at the etymology of these words. The origin of the word 'invest' was to clothe or wrap, 'speculate' was to observe from a vantage point and 'gamble' was to play games. In the long term it turns out that clothing and protecting your money is the best idea. On the other hand throwing your money at something you observe or playing games with it could provide short-term gains or enjoyment. But what happens when repeated short-term actions become the long term?

What does it mean to retire?

We live in a world where our average life span continues to increase through medical advances and technology. It's a world where the paternalistic corporation is a thing of the past and predefined benefits for reaching retirement age are being phased out. "It's a place where we shift further into the gig economy", where we are on our own figuring out how to keep the show on the road when the gigs run out. The whole concept of retirement may need to be revisited as the option of not retiring, potentially ever, becomes increasingly feasible. We've come full circle – 'retire' originally meant to withdraw or retreat, but surely not forever? Like a pit stop in a long car race, a future retire could well be, excuse the pun, a retyre?

Inflation bites

The value of what money can buy changes. So important is this concept to our world of country states that presidents have retired sick after trying to revive it or have died peacefully only after having achieved its maximum, twice. Its presence makes investing in real assets like property and companies (particularly those with pricing power), a must. Its absence usually results in debt being cheap and potentially dangerous if left unchecked. If it's this serious, it surely can't be something you gamble on?

LAST SHOT

2045

Mandla 'Mixit' Mabote was lounging lazily on the Swiss laser hammock he had just installed in his pod, playing around with his electronic devices, when he decided to switch on the live newsfeed that projected onto the pod's screen.

He settled his VR (Virtual Reality) goggles comfortably and plugged in. At ninety-six, he derived a thrill from being flung into dangerous, bizarre and downright silly incidents that occurred around the world every second of the day.

But after a while the #DramaDrama feed started to feel the same, and he switched to the #CaringCitizens feed with its human-interest stories to remind himself of the more banal aspects of life.

"Residents of the East Enders Colony for the Aged rioted in the streets after residents attacked and raided a food delivery vehicle last week. The inhabitants amped up their protest against the diminishing food rations doled out to citizens in the colonies by launching a campaign called 'Too Old To Starve'.

Meanwhile, livestreaming sensation Albie Surety, who woke a month ago from being cryogenically frozen, has gone to ground amid rumours of troubles with authorities. More on this developing story in the next hour."

Ten years and two months earlier

The venue was buzzing with the kind of electric energy that could only be found at an AudioGas Studio party. LED chandeliers, Feng Shui décor and mood catering were the order of the day.

No surprises there – after all, AudioGas Studios was the country’s biggest surviving multimedia company. At an age when music had become so mainstream that twelve-year-olds were curating sounds for the mass market, it was a minor miracle that AudioGas still existed.

Tonight, the company was bidding farewell to their Chief of Operations, Mandla “Mixit” Mabote, most likely the organisation’s last human Chief of Operations.

Albie Surety pondered this, gripped by a deep wave of nostalgia for an era that had receded along with his hairline. The legendary Mandla Mabote was finally retiring. Unbelievable. Especially considering all the investments he had ploughed into keeping himself young, vibrant and relevant.

To be honest, he was practically half-man, half-bot by now. Ten years ago, he’d replaced his legs with the super-bionic limbs developed by AudioGas’s R&D department. This had been part of the company’s survival strategy – the establishment of an angel investor wing keen on financing biotechnical inventions.

After fitting his new legs to his then seventy-year-old body, Mandla seemed to have been bitten by the anti-ageing bug. Next came a brand-new heart because he was tired of the hypertension that had plagued him for decades. Then a new liver because he’d married young Dorothy, who still wanted to party every weekend, and flush down as much Zinc champagne as humanly possible.

To be fair, he was only enjoying the fruits of his labour. All the cutting-edge inventions that ended up on his desk would not have made the company so profitable if Mandla had not been the quixotic daredevil that he was.

Albie watched as his friend delivered his swan song in the deep baritone that had made him a popular radio DJ back at the beginning of the century. Goodness. A radio DJ? Such an antiquated concept. Kids these days don’t even have a clue what that is.

Albie could feel his left eye becoming moist. Was he really

turning into a sentimental old fool? Tearing up at the glory days of yesteryear. Pull yourself together, man, he scolded himself.

Like Albie, Mandla would be turning eighty-five this year. In two months, to be specific. The official legislated age of retirement. Yup. That’s modern government for you. High on steely logic, low on heart. What else could be expected when you allowed machines to occupy 70% of governing structures? Everything was about numbers these days.

An android waitress with a sharp, exaggerated bosom glided up to Albie and offered him a tray with the ridiculously miniscule canapés that were de rigueur these days. Nano Cuisine, they called it. Food so tiny you can barely see it with the naked eye.

Another astounding government regulation: a low-calorie diet was identified as one of the keys to longevity, so no large helpings for all and sundry. Since the Department of Health decreed that humans needed only one-eighth of their usual daily food intake to survive, all sorts of lunatic trends emerged. Of course, AudioGas was ever the early adapter.

The robo-waitress laughs at Albie as he scowls at the food on offer. “Eja ntate. Eat ... it’s very filling,” she says.

Why are all the android waitresses Sesotho speakers, Albie wonders as he picks at something that looks like a grilled grape. “What’s this?”

“That’s beef fillet with mashed potato.”

“Where’s the beef? Where’s the potato here? This thing looks like a pea.”

“Nutritional value 80% RDA, calorie count 80. You eat that, you feel full for the entire evening, sir.”

Albie shakes his head but pops the beef grape into his mouth, chewing for a few seconds before swallowing. Deeply dissatisfied, he makes his way through the crowd to have a chat with Mandla.

As he passes through the AudioGas employees, he hears someone calling out his name. “Albie! Albie Surety! Is that you, man?”

Surprised, he shoulders through the mass of bodies to see where the enthusiastic greeting is coming from. He sees a group of Bona Fide Humans gathered by the bar and registers a familiar face among them. "Taps! Is that you, brother?"

"Albie! As I live and breathe!"

Although Taps must be in his late eighties by now, he's still muscular enough to lift Albie into a brotherly hug.

"Wow! Now the party's starting!" says Albie.

"Can I get you a drink?"

"Please tell me they serve at least SOME real beverages here. And I mean none of that two per cent alcohol garbage. This is a party, man!"

"Sure thing, brother." Taps scans first the bar, then the crowd. "Yo! Joe-Man. Over here."

Joe-Man is one of the few Bona Fide Humans serving as waiters tonight. He started work at AudioGas shortly before Albie left the company.

"Joe-Man, please find us an eighteen-year-old whiskey to celebrate the resurrection of good old Albie Surety. Remember him? Just do a small favour for us old-timers, will you?" Taps says, slipping him a Lunar Coin.

Albie can hardly believe his eyes. Those are worth five grand. He notices a minor detail that he'd missed during their reunion: the digital counter on Taps' forehead. The infamous RS (Retirement Savings) Counter. According to the counter, Taps is a Grade B Retiree. Explains the coin.

When Artificial Intelligence started to come into its own in 2030, the government set the retirement age at 85 for able-bodied, urban adults. The decision was considered grossly unfair because most middle-aged adults at the time had been sold the concept of ageless adulthood, leading to massive investments in all manner of

surgical, technological and biological solutions to ageing. But this went hand in hand with the assumption that they could also work for longer if they chose to.

The decision to reintroduce the idea of forced retirement caught many people off guard, but the powers that be would not budge. Their rationale was that the ageing population was putting enormous strain on the fiscus, and since most sixty-year-olds of the time were as fit as thirty-year-olds, they were healthy enough to make up their retirement savings within the 25 years before retirement.

This declaration came with the cruel caveat that retirees must have saved up a certain amount of money by retirement age or face the prospect of spending their last days exiled to the infamous Colonies for the Aged. These were spartan camps in the remote rural areas, where retirees were required to put in six hours of labour each day, batching and packaging human and animal waste for renewable energy production and soil regeneration purposes.

When the Ageing, Food & Population Control Act was first passed, lobby groups protested. As a concession, the government gave retirees the option of making up the deficit within two years of their official retirement age, arguing that it was "manifestly unfair to occupy an already overpopulated landscape without contributing significantly to the fiscus".

This meant that most adults in their sixties at that time had to ensure that they had saved up enough money to live for another forty years, or face the pressure of working their limbs off from the age of 85 to 87 if they wanted to avoid life in the colonies.

Now Albie looked longingly at Taps' RS Counter. He'd not met anyone who was a Grade B retiree before, but the label on Taps' forehead forced Albie to contemplate the fact that Mandla was probably in the Grade A category. The lucky bastards.

He was roused by a glass of golden whiskey on ice, a sight he had not seen in over six years. Meanwhile, Taps was introducing

him to the small group of Bona Fides gathered around him. The conversation glided straight into the “Good Old Days”, which instantly made it the best type of conversation.

“This man ... this one right here! Him and Mandla were like this. Two peas in a pod, and brainy as hell,” said Taps, tapping his head.

“So, Albie, what did you get into after leaving AudioGas?” asked a young (fifty-something) woman.

Albie shook his head bashfully. “Oh ... you know. This and that.”

Taps guffawed loudly. “This and that? This man is one of the reasons why I have this beautiful sign on my forehead. This man is a visionary.”

“Really? Come. Tell us more,” coaxes the woman. Turns out her name is Mpho.

“This man has a nose for money. You know the Floating Horses? Guess who told me to invest in that?”

“The Floating Horses that perform at Vegas?”

Taps nodded enthusiastically. “Floating Horses, Lady Boy Bots, Talking Cheese Curls. That’s Albie. No one would buy into those ideas. Not even our chief there, Mandla. But this man was always on speed dial, telling me where to put my money, and I listened. Today, I’m a Grade B RS Cruiser. Take that!” he exclaimed, raising his glass to Albie.

“Yes, but you were wiser, Taps. It’s good that you stayed at AudioGas. Stocks alone don’t cut it anymore.”

Taps laughed. “I don’t know you to be so modest, Albie. Old age is getting the better of you, my man.”

Here came the Big Man himself. Mandla sauntered towards the group looking cheerful, moving jauntily to the track being played by the AI Sound-Master, as lithe as the twenty-year-olds who were dancing to the popular track.

“What’s groovin’, what’s groovin’, my people?”

“Mandla, are you sure you’re retiring? You look like you’re just

getting started,” said Mpho, with a hint of flirtation.

“Life’s for those wheeling to deal,” said Mandla. “My word. Albie Surety? I can’t believe it.”

Albie smiled. “You invited me here. Why are you surprised?”

“I wasn’t sure you’d come. Come here, bro. Give me a big hug. Joe-Man, bring us a bottle of twenty-year-old whiskey! This is the man! Damn, I’m so glad to see you, Albie. Ladies and gents, please excuse us. I’d like to have a moment with this man here. Long day it’s been.”

Albie followed Mandla to a quiet VIP lounge at the opulent party venue, the robo-guards making way for the pair as they walked past the velvet rope.

“So glad there’s some good old stanchions here. I was half expecting laser sensors or something, seeing as you lot are so high-tech,” said Albie.

“The key is balance, my friend. In everything,” said Mandla, planting his statuesque frame on a circular silicone chair.

Albie sat opposite him and immediately felt small. They used to do everything together. Partners, yet one of them had the air of a man who runs the world while the other felt swallowed up by the very idea of the world.

Joe-Man walked into the lounge bearing a tray with whiskey shots, glasses and an ice bucket. “Here you go, sir, anything more?”

“Ask chef to send us two servings of sirloin steak, new potatoes and some grilled vegetables.”

Albie’s eyes popped. “Please tell me it’s real, human-sized servings?”

Mandla leaned in and whispered. “Yebo. This is one of the last places in this town where this can be arranged.”

“But ... the food police? How do you get around even smuggling such large portions?”

“It’s the age-old tale, my friend. Money will always make the world go round.”

Albie nodded, impressed. “Can’t wait,” he said, rubbing his hands together.

Swirling the whiskey in his glass, Mandla said, “Albie ... you look the worse for wear. What’s been happening, my man? Are you still shackled up with that hot young thing?”

“Which one?” asked Albie.

Mandla exploded into laughter. “Only you ... at 85, you’re still asking the big question – which one? Do you know what we used to call you? Currency. We called you Currency ’cos we couldn’t believe how fast you made money ... and how fast you lost it.”

That hurt. Did Mandla know about his fall from grace? “Come on, man. That’s a bit cold.”

Mandla gave him a brotherly smack on the shoulder. “That was then, man. I’ve only heard good things about you. Taps was always telling me about the great investments you’d hooked him up with.”

“So why didn’t you ever call? My stocks not good enough for you?”

Mandla dived into his glass of whiskey. “No, it’s not that, my brother. I just had my own thing going, you know? I’d just started our angel investor wing, and I needed to focus there. Nurture the young talent to make sure those inventions saw the light of day.

But look, no harm done. We’re both headed for retirement this year ... we’re both mighty fine, so let’s drink and be merry.”

Albie shook his head. He was running out of time. In two months, the retirement clock would tick to a halt.

His gambling streak had always been unquenchable. At the age of forty, he’d left AudioGas with a decent package, and had decided to spend the rest of his life travelling, enjoying the company of beautiful women and investing in New Age Stock.

For the first two decades of his post-corporate life, he’d been on a winning streak. Like most gamblers, he soon realised that the higher the stakes, the higher the returns. He began stretching his gambling beyond the markets, becoming notorious for being willing to hedge bets on almost anything: horses, spaceships, robots, food, backdoor gambling, online gambling; you name it, he did it.

Ever the motorcycling enthusiast, when one of the leading global inventors was looking for funders to launch his space-bound fleet of motorcycles, Albie was one of the first investors to put his name forward. After all, the man was world-famous for having altered the face of modern travel, and it didn’t hurt that he was South African. Albie was only too happy to be associated with him. However, the idea exploded. Epic failure. The shrapnel from that particular bomb turned Albie’s savings to confetti.

He was surprised Mandla hadn’t heard about this. “Mandla ... listen, I’d like to meet up with you in the week, man. Things are ... things haven’t been going that great for me.”

As Albie prepared to confess his downfall, Joe-Man entered with two suspended trays of food floating ahead of him. He pressed the remote to land them gently on the table, and another button to lift the plate covers.

Albie almost wept at the sight. Real food right there in front of him. The steak looked juicy, tender, filling. The potatoes were seductively roasted with rosemary sprigs and the vegetables were freshly steamed. Heavenly! A rare thing of beauty! For a moment, he forgot his troubles and picked up the utensils to devour the enticing meal.

Mandla looked at him with a hint of disappointment. He had expected Albie to wait for him to make the first move. “As the old folks used to say: ‘Bon Appétit!’”

“Indeed,” smiled Albie. He decided to save his tale of woe for their next meeting.

A month later

Albie could feel the hands of time ticking. He was a man alone with an albatross hanging around his neck. Gone were the women, the parties, the lavish lifestyle.

His last girlfriend left with the Ferrari he'd bought her during the glory days. He'd tried to recover the vehicle so that he could add that bounty to his retirement savings only to discover that the treacherous Suzy had sold it before moving to an undisclosed location overseas.

He could not believe how much life had let him down. He was out by at least ten million Lunars in retirement savings. There was no way he could make that money in one month. Not with his aching knees. Not with his bad hip. Like Mandla and Taps, he'd invested in sprucing up most of his body parts, but even these did not have lifetime guarantees.

The twenty-year warranties on his knee and hips had lapsed. Where on earth would he get the money to order new ones? Maybe if he could get a good stock tip, he could invest some money but ... his bank balance was far too pathetic to strike gold, no matter how good the stock.

Mandla was his last hope. He was nervous about sharing his financial embarrassment with his old friend, but he could not think who else to turn to.

At that moment, Mandla walked into the GS Pub at the corner of Fifth and Alice as arranged, and Albie heaved a sigh of relief. He had half-expected Mandla to have smelled his desperation at the retirement party.

As Mandla crossed the room, people kept stopping to shake his hand and pat him on the back. Albie was surprised to see that Mandla was so popular. But as soon as Mandla approached Albie's table, it became clear what the fuss was about. On his forehead flashed the words "GradeA++ RS".

Albie didn't even know that such a status existed. It could only mean his lunar savings must be somewhere around thirty million. Incredible! What he couldn't do with just one third of that money!

As Mandla pulled up his chair, Albie stood to up to congratulate him. "Grade A ++? Well done, my friend. You are a real legend."

Mandla sat down and spread his legs like the king of the universe. "We've worked damn hard, Albie. A sixty-five-year-long career is nothing to scoff at. I've earned every cent in my bank account. When is your counter coming up?"

"In a few weeks. A month from now, to be precise."

Mandla leaned forward. "Man, I can't imagine what retirement will be like for you, Albie. You know I often thought of you when I was slaving at AudioGas ... imagining the freedom you must be enjoying out there in the world. To be honest, I often wonder if I shouldn't have quit with you, back then. I mean, sure I'm happy with what I've built up, but the stress ... the long hours ... I'm not sure if that part was worth it."

Albie drew out a long sigh. It was time to spill the beans. "Trust me, Mandla. You don't want to be in my shoes, man. I've not exactly been smart about the way I've run my life over the past decade or so."

"What do you mean?"

"D-E-B-T. That swear word. That's my life right now ... Mandla, in a few weeks, I could be facing the colonies." His eyes started to water.

"No, no, no. Come on, Albie. That can't be true. The Floating Horses? Lady Boy Bots? Talking Cheese Curls? Kids love that stuff. Those are game changers. Those are serious money spinners. I know you coined it with those investments."

Albie sighed again. "I just didn't know when to stop. I think I got carried away with the legend of my maverick nature. It was all ego, to be honest. Didn't you hear I blew it all on that crackpot motorcycle gig?"

Mandla shook his head in disbelief. "Come on, Albie. Sending motorbikes into space? Surely you didn't fall for that one? Everyone knows The Genius lost his mind."

"I don't know," Albie shrugged. "He changed the world of travel. And he's South African." He was defensive now.

Mandla just kept shaking his head. "So now what?" he asked, sipping the weak beer on offer.

"I don't know. I mean, I still have forty years on me, but I can't work. I just can't. I feel like I have two options. I could borrow the money, but who's going to give me ten mil?" he asked rhetorically.

Mandla let the question go unanswered.

"My other option ... I sound like an idiot, I know, but I feel that my only other option is suicide."

"No man, don't be crazy!"

"For real, Mandla. Think about it. What's there for me to live for? I've no money. I'm too bloody lazy and too tired to work. The one thing that means the world to me is my freedom. So no ways am I living out the rest of my years at a bloody Colony for the Aged. Shovelling shit? Literally? Not a chance, man," he said.

Mandla leaned in and laced his fingers. "Ja. I'd hate to see that happen to you." After a beat, he exclaimed, "There is another option."

Albie looked up, miserable and humiliated. He hadn't intended to tell Mandla about the suicide option. Now he felt like he was emotionally blackmailing his friend. "Mandla, I'm not asking you to loan me the money."

"No, no. I'm serious. There is another option. A couple of months ago, I was approached by one of the bigwigs at Cryonics Inc. asking me about my retirement plans. They wanted to find out if I'd be interested in cryonic preservation."

"Come on, Mandla. Don't you think I've had enough of crackpot science by now? Remember that dumb stunt those people tried to

pull ten years ago? When they thawed those bodies, promising us that they'd give us a live demonstration that cryonics works ... remember that poor woman? Flaunting her online for the world to see. She woke from the dead, naked, exposed, only to collapse sixty seconds after her so-called resurrection? Didn't they ban cryonics after that?"

"Wait ... listen," Mandla whispered, looking around as if someone might be eavesdropping on their conversation. "That stuff works. Sure, they banned it. You remember what happened to the founder, Matt Isaacson?"

Albie nodded. "Yes. He killed himself. Nitrogen gas."

"That's the official story," Mandla whispered, leaning in again. "The guy that came to my house to talk about cryonics ... guess who it was?"

"Isaacson?"

"The one and only."

"Surgical upgrade?"

"The works. He looks and carries himself like a thirty-year-old."

Albie whistled. "For sure?"

"On my mother's grave."

"But isn't it expensive?"

"He's looking for volunteers. He wants to legitimise it again. He can't roll it out to full scale until the ban is lifted."

Albie whistled again. Covered his face with his hands. "How long is he looking to freeze the bodies for?"

"Minimum ten years. He's also setting up lobby groups to fight for the cause. Get the world of science behind him, get government policy behind him. He knows he's got an uphill battle to fight."

"Ten years is a long time."

"You're thinking like an old-timer. You know time is a mere

continuum. If you weren't going through the crap you're going through, you wouldn't even know you're 85."

"But I'd still be behind on my RS savings."

"Nope. Wrong again. He'll give you fifteen mil to start all over again."

"Do I come back in this body or a younger one?"

"Same body, but they'll fit you with all the mod cons needed to be in tip-top condition. You could also invest in surgery to do some lifting on your face if you want."

Albie tapped his foot. Ever the impulsive gambler, he declared, "I'm in. Tell the man he's got his lab rat!"

Ten years later

Mandla tuned back in to the feed, rattling the ice in his gin and tonic as he caught up with the latest developments in his friend's alarming challenges.

"The #CaringCitizens news podcast at 1300: A bungalow at Clifton was sold for what is believed to be a record price for property in South Africa. GoldSteer Inc. properties negotiated a price of 2 billion Lunar for the sea-facing cottage. 'It's all about position,' said the agent responsible. 'We're thrilled.'

The 85-year-old man who took part in a cryonics clinical trial and was thawed in front of a worldwide television audience as part of controversial Cryonics Inc.'s bid to pass the bill for Voluntary Freezing of Live bodies has been apprehended by the Population Control unit after two weeks on the run from the law.

The man, whose registered birth name is Albie Surety, enjoyed a month of fame before clocking his Digital RS Counter on 7 July 2050.

Despite his short-lived notoriety, Mr Surety will today serve his first day at the East Enders Colony for the Aged as his

RS Counter was below the prescribed twenty million Lunar for individuals over the age of 85.

Mr Surety is said to have been duped into believing that the fifteen million Lunar that he would receive on his resurrection would be sufficient to start a new life in 2050. He has threatened legal action, but does not qualify for legal aid.

The big lesson of the day for many who may be bamboozled into similar schemes is that inflation matters ... the price of goods tomorrow will always be higher than that of goods today.

I'm Techno Tshego reporting live from Cryonics Inc. Headquarters, and here is a message from our sponsors."

[jingle music]: "Winter special on until the end of the month: kelp sashimi rolls two for the price of one – only 2999 Lunar at any branch of Woolpick." [sound of ocean]

The background of the page is decorated with various light gray geometric shapes, including vertical lines, semi-circles, and rectangular blocks, some of which are partially cut off by the edges of the page.

Imagining tomorrow, shapes it.

To create a future worth investing in requires us to look at what it might hold. It's why we've created an anthology of parables set in the near future. The themes in these stories were conceptualised by RisCura's investment experts. And then taken into rolling, human stories by a diverse group of authors from internationally acclaimed best-sellers to powerful new voices. All curated by international best-selling author Lauren Beukes.

They pose important questions about what could happen if we, as an investment industry, care or don't care about the investment decisions we make.

Because when we imagine what the future might hold, we can better define the upshot. And then take the necessary action to ensure the investments we care for are prepared for them. After all, this isn't only about money and numbers, it's about the lives and futures of all the people who are impacted.